

Well-Being

WINTER/SPRING 2004

History Lesson

Your risk for many diseases, such as heart disease and diabetes, may in part depend on your family medical history. Knowing that history can help you take steps to protect your health.

- First, make sure that your own medical history is up-to-date. Keep track of your medical records, doctor visits, diagnoses and treatments.
- Next, look at your family tree. Make a list of diseases for as many previous generations as you can. Talk with as many relatives as possible to get a complete family history.
- Talk with your doctor. He or she can help you assess your risks and take steps to lower them.

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preventive care

How Our Nurses Work for You

"Every day, I am called upon as a health professional who can assist a family with important decisions about their care. I find it a privilege to offer information with understanding and compassion." —a nurse with CIGNA HealthCare

AT CIGNA HEALTHCARE, OUR nurses dedicate themselves to providing personal support and guidance to members when they need it most. You may meet them when you need case management, help with a chronic condition or medical information.

Giving Personal Support

Our case management nurses can help members get the care they need at the maximum benefit coverage. A nurse may coordinate services that include specialty care, social services and hospice care.

A nurse case manager with CIGNA HealthCare describes one of her experiences. "I assisted a member who was having multiple ER visits and hospital admissions due to exacerbation of his asthma. I worked with his Primary Care Physician to obtain a referral to a pulmonologist and initiated a home respiratory therapist visit."

Managing Chronic Conditions

Nurses help members manage their chronic conditions by providing self-help tools and support so that members can avoid

complications and improve their quality of life. Members with a condition such as diabetes, asthma or heart disease may receive educational materials and reminders about screenings and tests.

"In a recent outreach call to a member with diabetes, I explained the importance of a dilated retinal eye exam," says a nurse with CIGNA HealthCare. "She was grateful for the information and for the ability to talk to someone."

Answering Questions

Nurses also can be a valuable resource for health information. Through the CIGNA HealthCare 24-Hour Health Information LineSM, they provide

guidance and confidential answers to health questions day or night, seven days a week. They promote preventive care and early detection of disease. To contact a nurse, call the toll-free number on your CIGNA HealthCare ID card.

"Being a direct contact for our members allows me to help them find solutions for their issues," says a nurse with CIGNA HealthCare. "When members call or send a note of appreciation, there is no better feeling than to know you made a difference."



what's news

EYE TROUBLES AND SCHOOL TROUBLES

Good vision is an important part of doing well in school. Even if your child has 20/20 vision, he or she may have a vision problem that makes it hard to focus or control eye movements. This can cause kids to get headaches, fidget and have a hard time with homework. Talk to an eye doctor if you are concerned.

HAVE FUN AND PREVENT ALZHEIMER'S

The September issue of *The Journal of Gerontology* reports that doing more leisure activities now can

lower your risk of getting Alzheimer's disease later. Reading, socializing, going to the movies and even gardening can help keep your mind active and healthy.

SEARCH FOR QUALITY Check out the new provider excellence recognition search tool on www.cigna.com. This tool helps you find participating doctors who have received recognition from the National Committee for Quality Assurance (NCQA). The NCQA provides information on and assessment of health plans and providers nationwide.





Save With Generic Drugs

If you take prescription medications, you've probably heard about generic and brand-name drugs. But do you know the difference? It's all in the name and, more important, in the cost to you.

Because many brand-name medications have less-expensive generic alternatives, learning more about generic drugs could help you lower your costs at the pharmacy.

Understanding Generics

When a new drug becomes available, it is sold under a brand name and protected by a patent. After the drug's patent expires, other manufacturers can begin offering drugs with the same active ingredients as the brand-name drug. These drugs are called generic drugs.

A generic drug must meet the same U.S. Food and Drug Administration standards for safety, strength and effectiveness as the equivalent brand-name drug.

Know Your Options

CIGNA HealthCare members receive generic drugs for covered prescriptions whenever they are available. By

following the steps below, you could help lower your out-of-pocket costs with generic drugs.

1. Be informed. Research generic medications for your condition before you visit your doctor.
2. Talk to your doctor about whether generic drugs are right for you. The brand-name drugs you are prescribed may have generic alternatives that could lower your costs.
3. If a generic version of your brand-name drug is not available, other generic drugs with the same treatment effect may meet your needs. Talk with your doctor about generic therapeutic alternatives.

An Important Reminder

Be sure to have your prescription filled at a CIGNA HealthCare participating pharmacy and present your CIGNA HealthCare ID card to the pharmacist. This will help ensure that you receive coverage at the maximum benefit level.



TAKING NOTE OF DrugCompareSM

You can take a more active role in choosing your medications with a new tool on myCIGNA.com.

DrugCompareSM provides a wealth of drug information in a convenient way. With DrugCompareSM you can:

- learn about drug treatment options for more than 50 medical conditions
- research thousands of medications, using the DrugCompareSM library to search by drug name
- look at side-by-side drug comparisons
- learn about indications, side effects, interactions and cost
- read articles about specific medications

Gain the power of knowledge with a click of your mouse. Go to myCIGNA.com and select the link to the drug information tool.





POISONOUS PLANTS

Look, but Don't Touch

While you're out gardening and doing yard work this spring, be on the lookout for poison ivy, poison sumac and poison oak. While these plants look harmless, if you touch them you could end up with a rash that causes severe itching, redness and swelling followed by blisters.

How do I get the rash?

An oil in the sap of these plants causes the rash. You can get the sap on your skin if you touch the plant directly, touch something that has the sap on it or come in contact with airborne plant particles (from burning plants). Here's how you can avoid exposure:

- Keep your distance, especially in spring and summer when plants have more sap.
- Wash pets, clothes and objects that may have sap on them.
- Wear work gloves, long sleeves and pants when possible.



If you know that you've been exposed, rinse your skin with soap and cold water. The rash may appear within 12 to 48 hours.

How do I treat the rash? The rash should go away within 10 days. It is not contagious. Try the following to relieve itching:

- Take cool showers.
- Apply cool compresses to affected areas.
- Try calamine lotion or an oatmeal solution.
- Ask your doctor about medications.

Call your doctor if the rash is on your face, lips, eyes or genitals, if you have severe itching or if you see signs of infection. For more information, visit the American Academy of Dermatology Web site at www.aad.org.



ARE YOU SEEING CLEARLY?

Is your vision cloudy? Do you have to change your eyewear prescription often? If so, then you may have cataracts, a common eye condition among older adults.

What are cataracts?

Cataracts form when protein clumps together and clouds the lens in your eye. Cataracts usually aren't painful. They are sometimes present at birth, but because cataracts tend to grow slowly, people usually first notice symptoms in their 60s. More than half of Americans age 80 or older have a cataract or have had one removed, according to the National Eye Institute.

Cataracts can cause you to have trouble reading or driving. If you have a cataract in one eye, it can't spread to your other eye. However, they can develop in both eyes.

What are the symptoms? Symptoms of cataracts can include:

- blurry or clouded vision
- sensitivity to light
- trouble seeing at night

- seeing halos around lights
- frequent eyewear prescription changes

What are the risk factors?

Doctors aren't sure what causes cataracts, but risk factors include a family history of cataracts, diabetes, past eye injury, excessive exposure to sunlight, alcohol abuse and smoking.

You can help prevent cataracts by not smoking and protecting your eyes from the sun.

How are cataracts treated?

When a cataract is in its early stages, a stronger eyewear prescription may help improve your vision. Stronger lighting may also help. If a cataract interferes with everyday tasks, such as reading or watching TV, surgery may be necessary to remove it.

It's important to have your eyes examined regularly. Talk to your doctor if you have trouble seeing or notice a change in your vision.



Ancient Practice Offers Relief Today

DOES THE THOUGHT of acupuncture have you on pins and needles? It's actually one of the most commonly used treatments in the world. Find out the basics of this ancient Chinese treatment and see if it is right for you.

How It Works

Acupuncture is a treatment first used more than 2,000 years ago. Today it is practiced around the world.

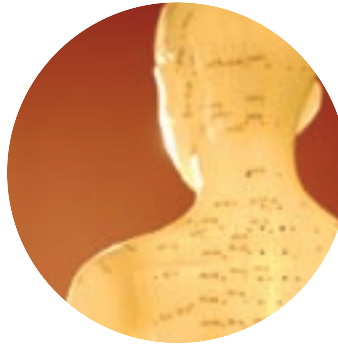
Traditional Chinese practitioners believe that pathways conduct energy through the body. When the energy is out of balance, you may feel ill or have pain. Acupuncturists insert fine needles into

strategic points in the body to keep energy flowing.

Research conducted by the National Institutes of Health shows that acupuncture has helped treat many health conditions. These include nausea and vomiting, headaches, menstrual cramps, tennis elbow, lower-back pain and carpal tunnel syndrome.

About the Procedure

During the treatment, thin, metallic needles are inserted into carefully selected sites on the body. When the needles are inserted properly, most people feel little or no pain.



Acupuncture can help treat many ailments, such as back pain and nausea.

Getting Started

The National Center for Complementary and Alternative Medicine recommends the

following before starting treatment:

- Check the provider's credentials; be sure that he or she is licensed. Most states offer licensure or registration for acupuncture providers.
- Find out how many treatments you will need and the cost.
- Ask details about the procedure and its rate of success for your condition.
- Talk with your doctor about whether it is right for you.

The CIGNA *Healthy Rewards*® program offers discounts on acupuncture. To learn more or to find an acupuncture provider, call 1.800.870.3470.

benefit after 50

WHETHER YOU'VE BEEN exercising for decades or you've never been one to break a sweat, being active into your later years is important.

The Tried and True

Mixing strength training and aerobic activity offers several important benefits. Using free-weights or weight machines can build muscle mass and increase metabolism. Aerobic activity benefits your heart and lungs. Try aerobic activities, such as swimming or brisk walking, for 20 to 40 minutes, two or three times a week, and focus on strength training on alternate days. Start slowly to warm up and stop gradually to cool down.

Making Adjustments

If you have always exercised regularly, you may find that your body can't perform quite the way it used to. This is normal. It is important to continue to exercise, but recognize your body's limits. Don't push too far or ignore pain.

A Few New Steps

Some forms of exercise have less risk for injury and of aggravating certain conditions, such as arthritis.

Water exercise. Walking and running in water is easy on your joints but still provides an aerobic workout and helps build strength.

Yoga. This mind-body exercise emphasizes stretching and breathing techniques, improving flexibility and toning muscles.

Tai chi. This gentle series of movements can improve balance, maintain muscle strength and relieve pain.

According to the American Academy of Family Physicians, exercise is safe for most adults ages 65 and older. Talk to your doctor before starting an exercise program.



Learning to Live With Diabetes

"Your lab results indicate that you have diabetes." Perhaps you or a loved one has heard these words recently. If you don't know anything about diabetes, it may be a bit scary.

It's a good idea to understand what kind of diabetes you have. Type 1 is a disorder of the immune system that usually occurs in young adults or children. Type 2 usually occurs in adults over age 40 with a family history of the disease who are overweight and do not exercise regularly. According to the National Institutes of Health, type 2 is more common—90 to 95 percent of the 17 million Americans who have diabetes have type 2.

Whether you have type 1 or type 2 diabetes, taking care of yourself and visiting your Primary Care Physician (PCP) as often as he or she recommends can help you lower your risk for complications. According to the American Diabetes Association, these tips can help you stay healthy:

- Visit your PCP at least every three months if your blood glucose level needs to be lower or changes often.

If you have complications, you may need to see your doctor more often. If your blood glucose stabilizes at the desired level, see your PCP once every three to six months.

- When you see your PCP, make sure your physical exam includes a check of your weight and blood pressure and a foot exam.
- Ask your PCP to test your hemoglobin A_{1c} level every six months if your blood glucose level is under control or every three months if you use insulin. And talk with him or her about any problems you have controlling your blood glucose level.
- Diabetes can cause diabetic retinopathy, a disease of the part of the eye called the retina. It is the leading cause of blindness in people who have diabetes. It's important to have your eyes checked, including having a dilated eye exam, by an eye care specialist every year. This is a covered benefit for members with diabetes.
- Test your blood glucose at home as your PCP advises.
- Have your urine analyzed once a year.
- Have a lipid profile, which measures cholesterol, once a year or as often as your doctor recommends.

And remember to follow your doctor's advice about diet and exercise—they're an important part of managing diabetes too.

HOW WE CAN HELP

CIGNA Well Aware for Better HealthSM is designed to help you manage your diabetes. As part of the Well Aware program, you'll receive support and resources, such as:

- information about diabetes and self-care tools
- *Diabetes Outlook*, a periodic newsletter
- postcards to remind you when it is time for important tests, screenings and exams
- access to a telephone support team of diabetes experts

We encourage you to take advantage of this program. Call 1.800.249.6512 to find out if you are eligible.





HOW DO I ...?

Answers to Common Benefits Questions

Understanding how to use your health benefits plan can seem like a daunting task, but CIGNA HealthCare makes it easy for you to manage your benefits. Read about some simple solutions below.

How do I read my Explanation of Benefits (EOB)?

If you receive an EOB, you can learn how to read it by viewing a sample on *myCIGNA.com*. The EOB details the service provided and the charges paid.

How do I change my Primary Care Physician (PCP)?

You can change your PCP for any reason. To find another PCP in our network, visit our online directory at

myCIGNA.com. Click on the "Change Your Physician" link and follow the simple steps.

How do I get a referral?

If you need to visit a specialist, your PCP will help you choose the specialist and arrange the visit. In an emergency, seek care immediately. You do not need a referral.

How do I file a claim?

You should file a paper claim only if you go to a provider who does not participate in the network or if you receive emergency or urgent care away from home. You can get a claim form from your human resources department or find one online at *myCIGNA.com*. You can also check your claim status online.



How do I set up a Coordination of Benefits (COB)?

If you are covered by more than one health plan, you can set up a COB. Make sure to inform your health care provider and health insurance companies of all the health plans under which you are covered. You can find a COB form online at *myCIGNA.com*.

You can take care of many health care coverage tasks online. If you have other questions, call Member Services at the toll-free number on your CIGNA HealthCare ID card.

PLAN COVERAGE AFTER MASTECTOMY



The 1998 federal budget passed by Congress requires that health plans cover reconstructive surgery after mastectomy. Your CIGNA HealthCare plan covers this surgery, and the law mandates that we provide you with this notice each year.

When a member receives benefits for a mastectomy and decides to have breast reconstruction, based on consultation between the attending physician and the patient, the health plan covers:

- reconstruction of the breast that underwent mastectomy
- surgery and reconstruction of the other breast to make them look symmetrical
- prostheses
- treatment of physical complications in all stages of mastectomy, including lymphedema

These services are covered at the same benefit level as other benefits covered by the plan. If you have questions, call Member Services.

REWARDS FOR GOOD HEALTH

CIGNA Healthy Rewards® offers new programs to help you enhance your health and save money.

- **Weight Watchers** Receive free registration for group meetings and discounts for at-home kits and online registration.
- **The Optical Shop** This online resource provides rebates for name-brand eye care products, such as frames, lenses and contacts.
- **QuitNet** Get discounts when you enroll in this smoking-cessation program, which includes nicotine patches, counseling and a quit plan.
- **Tobacco Solutions** Get a discount on the Novartis Habitrol® kit, which includes eight weeks of "step-down" therapy, nicotine patches and access to counselors.
- **Magazine Discounts** Save up to 50 percent off subscription rates and 80 percent off newsstand prices on popular health and wellness magazines such as *Prevention* and *Fitness*.

You can access each of these programs through *myCIGNA.com*.

Not all Healthy Rewards® programs are available in all states, including the above programs for HMO members in California.

The Value of *myCIGNA.com*

Whether you want to shop around for hospitals or learn how to manage your conditions, *myCIGNA.com* can help. It has tools you can use to make better-informed health care decisions.

Choose Your Tool
You can find value in a number of ways on *myCIGNA.com*.

DrugCompareSM provides information on thousands of drugs, so you can compare brand-name and generic prescription drugs. You can research drug treatments for specific conditions, drug interactions, side effects and cost.

Select Quality CareTM helps you choose the hospital in the network that meets your needs. You can compare hospitals according to location, surgery success rates and cost. Compare



data for more than 50 medical procedures and print out a personalized report of your results.

CareStepsSM Health Risk Assessments help you monitor your health. By filling out our online questionnaire, you can find out your potential health risks and learn what to do about them.

Healthwise[®] provides information on thousands of health topics, including illnesses such as asthma and diabetes. It also explains treatment options and describes certain medical exams, such as mammograms and cancer screenings.

Logging On

To access *myCIGNA.com*, just enter your ID and password. If you do not have an ID and password, registration is quick and easy.



CIGNA HealthCare

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